

	Summary of Coverage	Maximum Benefit (\$)
Section 1	<b>Medical &amp; Accident Dental Expenses Incurred Overseas and Singapore</b>	
	Insured Person before the attainment of 70 years	\$100,000
	Insured Person on the attainment of 70 years	\$50,000
	Insured Child before the attainment of 18 years or 23 years if studying full-time in a recognised institution of higher learning	\$50,000
Section 2	<b>Treatment by Chinese Physician</b> - Covers treatment by Chinese Physician	\$300
Section 3	<b>Overseas Hospital Income</b> - Pays \$200 for every complete day you are hospitalised overseas	\$30,000
Section 4	<b>Emergency Medical Evacuation &amp; Repatriation</b> - Covers all Travel Guard expenses for Emergency Medical Evacuation & Repatriation	\$150,000
Section 5	<b>Hospital Visitation &amp; Compassionate Visit</b> - Pays for the incidental expenses of sending one relative or friend if the Insured Person cannot be evacuated and requires hospitalisation for more than 5 days whilst overseas, or when assistance is required in the repatriation arrangement of the Insured Person's remains	\$3,000
Section 6	<b>Accidental Death &amp; Permanent Disablement</b>	
	Insured Person before the attainment of 70 years	\$100,000
	Insured Person upon the attainment of 70 years	\$50,000
	Insured Child before the attainment of 18 years or 23 years if studying full-time in a recognised institution of higher learning	\$50,000
Section 7	<b>Travel Cancellation &amp; Travel Postponement</b> - Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore	\$2,500
Section 8	<b>Travel Curtailment including Aircraft Hijacking</b> - Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip	\$2,500
Section 9	<b>Personal Baggage including Laptop Computer</b> - Covers loss or damage to baggage, clothing, personal effects, laptop computer (Maximum of \$500 for any one article or pair or set of articles. Maximum of \$1,000 for laptop computer.)	\$2,000
Section 10	<b>Baggage &amp; Travel Delay</b> - Pay \$200 for each full 6 consecutive hours that the Insured Person's baggage is delayed or there is a travel delay whilst overseas and in Singapore	\$1,000
Section 11	<b>Travel Documents</b> - Pays your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is also covered (Maximum of \$300)	\$1,000
Section 12	<b>Personal Liability</b> - Covers you against liability to third parties or damage to their property caused by your negligence	\$1,000,000
Section 13	<b>Golf Advantage</b>	
	Covers you for damage or loss of golfing equipment	\$500
	Covers you for entertainment expenses incurred in achieving a Hole-in-One.	\$250
Section 14	<b>Terrorism Cover</b> - Sections 1 through 14 of this policy are applicable if such events occur as the result of an Act of Terrorism whilst you are on a Trip.	YES
Section 15	<b>Emergency Assistance Services</b>	YES

Note: Please refer to Policy for specifications, conditions and exclusions

All amount shown in Singapore dollar

(01/11)

This policy sets out the terms and conditions of a contract of insurance between Chartis Singapore Insurance Pte. Ltd. and You. We have written the policy in plain English so that You may better understand it. Please read the policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to indemnify for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

## PART I – POLICY DEFINITIONS

- 1) **ACCIDENT or ACCIDENTAL** means a sudden, unforeseen and fortuitous event so that You suffer bodily injury resulting in death or disablement, solely and independently of any other causes.
- 2) **ACQUIRED IMMUNE DEFICIENCY SYNDROME or AIDS** will have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a zero-positive test for HIV.
  - a) **OPPORTUNISTIC INFECTION** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
  - b) **MALIGNANT NEOPLASM** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.
- 3) **AIR TRAVEL** means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial airline common carrier.
- 4) **ACTS OF TERRORISM** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Acts of Terrorism. An Act of Terrorism also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 5) **CHILD** means an unmarried person not older than 18 years of age or up to age 23 years of age if the person is studying full-time in a recognised institution of higher learning.
- 6) **CHINESE PHYSICIAN** means a registered herbalist, acupuncturist and bone setter licensed under any applicable laws. The attending Chinese Physician should not be You nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip or a person who is related to You in any way.
- 7) **COMMON AIR CARRIER** means any fixed-wing aircraft provided and operated by a commercial airline company which is duly licensed for the regular transportation of passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.
- 8) **COUNTRY OF ORIGIN / HOME COUNTRY** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities.
- 9) **GOLFING EQUIPMENT** means golf clubs and golf bags.
- 10) **HOSPITAL** means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operating as a drug and/or alcohol treatment centre.
- 11) **HOSPITAL CONFINEMENT** means being confined in a hospital as a registered in-patient because of a medical necessity and on the recommendation of a Medical Practitioner. One day of Hospital Confinement means a continuous 24-hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
- 12) **INJURY** means bodily Injury which You sustain during the period of insurance and is caused by an Accident solely and independently of any other causes within 90 days from the date of such Accident.
- 13) **INFANT** shall mean a person under the age of 2 years of age at point of travel.
- 14) **INSURED PERSON(S)** in respect of an Individual Plan means the person named in the Policy Schedule as the Insured; in respect of a Family Plan means the persons stated in paragraph 6 of Part IV – General Conditions.
- 15) **LAPTOP COMPUTER** means the complete laptop computer including accessories or attachments that are provided as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.
- 16) **LOSS OF LIMB** means total functional disablement or loss by complete and Permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 17) **LOSS OF HEARING** means Permanent irrecoverable loss of hearing where
  - If a dB = Hearing loss at 500 Hertz
  - If b dB = Hearing loss at 1000 Hertz
  - If c dB = Hearing loss at 2000 Hertz
  - If d dB = Hearing loss at 4000 Hertz $1/6$  of (a+2b+2c+d) are above 80 dB
- 18) **LOSS OF SIGHT** means the entire and Permanent irrecoverable loss of sight.
- 19) **LOSS OF SPEECH** means the disability in articulating any three of the four sounds which contribute to speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
- 20) **MEDICAL EXPENSES** mean expenses incurred overseas within 90 days of sustaining Injury or Sickness which You paid to a legally Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment which treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- 21) **MEDICAL PRACTITIONER** means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Medical Practitioner should not be You nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip, or a person who is related to You in any way.
- 22) **PERMANENT** means lasting 12 calendar months from the date of the Accident and at the expiry of the 12-month period being beyond hope of improvement.
- 23) **PRE-EXISTING MEDICAL CONDITION** means any condition for which You received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Policy; or for which medical advice or treatment was recommended by a Medical Practitioner within a 12-month period preceding the effective date of the Policy.
- 24) **PUBLIC PLACE** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf courses, driving ranges, public buildings and like places.
- 25) **PUBLIC TRANSPORT** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public to move around and which is recognised by respective countries (bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This excludes all modes of transportation that are chartered or arranged as part of a tour; even if the services are regularly scheduled. Common Air Carrier is in this Policy treated as Public Transport.

- 26) **RELATIVE** refers to Your spouse, child, parent, parent-in-law, grandparent, grand parent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, niece, nephew, aunt or uncle.
- 27) **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to You is one which requires treatment by a Medical Practitioner and which results in You being certified by that Medical Practitioner as unfit to travel or continue with Your original Trip. When applied to the immediate family member, it means Injury or Sickness certified as being dangerous to life by a Medical Practitioner and which results in Your discontinuation or cancellation of Your Trip.
- 28) **SICKNESS** means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting whilst overseas during the period of Your Trip for which You seek the care of a Medical Practitioner to treat the Sickness and for which the claim is made provided the Sickness is not pre-existing and the nature of the Sickness is not excluded from this Policy.
- 29) **TOTAL DISABLEMENT** means Injury of a Permanent nature which solely and directly totally disables and prevents You from attending to any business, occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
- 30) **TRAVEL COMPANION** means a person who has travel bookings to accompany You on the Trip.
- 31) **TRIP** means a journey which You undertake and commencing 3 hours before the time You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:
- The expiry of the period of insurance specified in the Policy;
  - The date of Your return to Your permanent place of residence;
  - Within 3 hours of the time of arrival in Singapore.
- 32) **VALUABLES** mean articles of gold, silver or other precious metal jewellery, furs and precious or semi-precious gems.
- 33) **WAR** means war, whether declared or not, or any warlike activities including use of military force by a sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
- 34) **We or Our or Us** means Chartis Singapore Insurance Pte. Ltd.
- 35) **You or Your** means the Insured Person(s).

## PART II - COVERAGE OVERSEAS MEDICAL ASSIST

### SECTION 1 - MEDICAL & ACCIDENT DENTAL EXPENSES INCURRED OVERSEAS

We will reimburse You, up to the limit specified in Section 1 of the Plan, the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness You suffered solely and independently of any other causes.

In no event will the total of the Medical Expenses incurred overseas exceed the limit specified in Section 1.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

	Maximum Benefit (S\$)
Insured Person (Before attaining of 70 years old & below)	\$100,000
Insured Person (Upon attaining of 70 years old & above)	\$50,000
Insured Child before attaining 18 years or up to 23 years old if studying full time in a recognised institution of higher learning	\$50,000
Infant traveling with Insured Person	\$50,000

### EXCLUSIONS

We will not pay for any loss:-

- Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

### SECTION 1 Part II - MEDICAL EXPENSES INCURRED IN SINGAPORE

We will reimburse You up to the limit specified in Section 1 Part II, the Medical Expenses necessarily incurred for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 7 days of the date of return to Singapore. From the date of the first medical treatment in Singapore, You have a maximum of 30 days to continue medical treatment in Singapore or the limit specified in Section 1 Part II, whichever occurs first.
- If medical treatment had already been sought overseas, You have a maximum of 30 days of the date of return to Singapore to continue medical treatment in Singapore, up to the limit specified in Section 1 Part II, whichever occurs first.

In no event will the total of the Medical Expenses in Singapore exceed the limit specified in Section 1.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

We will only reimburse expenses incurred in Singapore (if any) in accordance with the prevailing laws, rules and regulations of Singapore.

	Maximum Benefit (S\$)
Insured Person (Before attaining of 70 years old )	\$5,000
Insured Person (Upon attaining of 70 years old )	\$2,500
Insured Child before attaining 18 years or up to 23 years if studying full-time in a recognised institution of higher learning	\$2,500
Infant travelling with Insured Person	\$2,500

### SECTION 2 – TREATMENT BY CHINESE PHYSICIAN

We will reimburse You up to the limit specified in Section 2, the expenses incurred in relation to treatment by a Chinese Physician, which are necessarily incurred whilst overseas for Injury and Sickness which You suffered solely and independently of any other causes.

This benefit also covers expenses incurred for treatment or follow-up treatment in Singapore by a Chinese Physician for Injury or Sickness which You had sustained during a Trip.

The time limit for seeking such treatment is as follows:

- if prior treatment has not been sought overseas, You must seek treatment in Singapore within 7 days of the date of return to Singapore. From the date of the first treatment in Singapore, You have a maximum of 30 days to continue treatment in Singapore up to the limit specified in Section 2.
- If treatment had already been sought overseas, You have a maximum of 30 days of the date of return to Singapore to continue treatment in Singapore up to the limit specified in Section 2.

In no event will the total expenses for treatment by a Chinese Physician incurred overseas and in Singapore exceed the limits specified in Section 2.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of expenses incurred over and above the refunded amount up to the limits of the Selected Plan.

### SECTION 3 - OVERSEAS HOSPITAL INCOME

We will pay up to the limit specified in Section 3 of the Selected Plan, hospital income for Hospital Confinement due to an Injury or Sickness sustained whilst overseas. If You are hospitalised during the Trip, We will pay You \$200 per day of such hospitalisation. Payment will be made after the period of Hospital Confinement.

#### SECTION 4 - EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while You are overseas and if in the opinion of Travel Guard, or an authorised representative of Travel Guard, it is judged medically appropriate to move You to another location for medical treatment, or to return You to Singapore, Travel Guard, or their authorised representative, will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of Your condition. We will pay Travel Guard directly the covered expenses for such evacuation specified in Section 4.

The means of evacuation arranged by Travel Guard, or an authorised representative of Travel Guard, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Travel Guard, or their authorised representative, and will be based solely on medical necessity.

Covered expenses are expenses for services provided and/or arranged by Travel Guard for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and is subject to the following exclusions:-

#### EXCLUSIONS

- 1) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- 2) Any expenses for a service not approved and arranged by Travel Guard, or their authorised representative, provided always that We reserve the right to waive this exclusion in the event that You or Your Travel Companion cannot for reasons beyond Your control notify Travel Guard during an emergency medical situation.

In any event, We reserve the right to reimburse You only for those expenses incurred for service which Travel Guard would have provided under the same circumstances and up to the limit specified in Section 4 of the Selected Plan.

#### SECTION 4 Part II - REPATRIATION

When as the result of Injury or Sickness commencing whilst overseas, You suffer death within 30 days from the date of the Injury or commencement of the Sickness, Travel Guard or their authorised representative will make the necessary arrangements for the return of Your mortal remains to Singapore. We will pay Travel Guard directly the covered expenses for such repatriation, up to the limit specified in Section 4.

We will also reimburse Your estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

#### EXCLUSIONS

- 1) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- 2) Any expenses incurred for the transportation of Your remains not approved and arranged by Travel Guard, or by their authorised representative.

In no event will the total of Emergency Medical Evacuation and Repatriation Expenses exceed the limit specified in Section 4.

#### SECTION 5 - HOSPITAL VISITATION

In the event You are hospitalised overseas for more than 5 days and Your medical condition forbids evacuation and no adult member of Your family is with You, We will pay, up to the limit specified in Section 5 of the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by one Relative or friend to visit and stay with You.

#### SECTION 5 Part II – COMPASSIONATE VISIT

In the event of Your death due to an Accident or Sickness whilst overseas and no adult member of Your family was present at Your death, We will pay, up to the limit specified in Section 5, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses incurred by one Relative or friend to assist in the final arrangements at Your destination.

N.B. This Policy will only pay for a claim either under Section 5 or Section 5, Part II, but not both.

#### SECTION 6 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You are involved in an Accident and as a consequence, suffer Injury or death within 90 days of the date of the Accident, We will pay the compensation, up to the limits of the Plan as shown in the Schedule below:

Principal Sum Insured Per Insured Person	Max Benefit (S\$)
Insured Person (Before attaining of 70 years old )	\$100,000
Insured Person (Upon attaining of 70 years old )	\$50,000
Insured Person Child before attaining 18 years or up to 23 years if studying full-time in a recognised institution of higher learning	\$50,000
Insured Person Infant before attaining the age of 2 years old and travelling with an Insured Adult	\$50,000

#### Schedule of Compensation

- 1) Death 100% }
- 2) Permanent Total Disablement 100% }
- 3) Permanent and Incurable Paralysis of all Limbs 100% }
- 4) Permanent Total Loss of Sight in both Eyes 100% } Percentage of
- 5) Loss of or the Permanent Total Loss of use of two Limbs 100% } Principal Sum
- 6) Permanent Total Loss of Speech and Hearing 100% } Insured
- 7) Permanent Total Loss of Hearing in }
  - a. both Ears 75% }
  - b. one Ear 15% }
- 8) Permanent Total Loss of Sight in one Eye 50% }
- 9) Loss of or the Permanent Total Loss of use of one Limb 50% }

For the purpose of this Section, cover commences 3 hours before You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:

- a) The expiry of the period of insurance specified in the Policy;
- b) The date of Your return to Your permanent place of residence;
- c) Within 3 hours of the time of arrival in Singapore.

#### SECTION 7 - TRAVEL CANCELLATION

If the Trip is cancelled due to any of the following occurring within 30 days (except item (c)) before the date of departure for the Trip:-

- a) Your death or Serious Injury or Serious Sickness or compulsory quarantine or of Your Relative or Travel Companion;
- b) unexpected strike, riot or civil commotion beyond Your control at the planned destination;
- c) serious damage to Your principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the date of such departure and which requires You to be present at the principal residence on the date of departure.
- d) witness summons.

We will pay, up to the limits specified in Section 7, for the resulting loss of travel and/or accommodation expenses:-

- a) paid in advance by You; and
- b) for which You are legally liable; and
- c) which are not recoverable from any other source.

## EXCLUSIONS

We will not pay for any loss:-

- 1) caused directly or indirectly by government regulations or control; or
- 2) caused by cancellation by the carrier; or
- 3) that is covered by any other existing insurance scheme or government program; or
- 4) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- 5) should this insurance be purchased less than 7 days before the date of departure (with the exception of Your death or Serious Injury suffered by You resulting from Accidents or of Your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, great grandchild, brother, sister, brother-in-law, sister-in-law or Travel Companion only).
- 6) Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

N.B. This Policy will only pay for any claim under any one of Sections 7, Section 7 Part II or 8 for the same event.

## SECTION 7 Part II – TRAVEL POSTPONEMENT

If the Trip is postponed due to any of the following occurring within 30 days (except item (c)) before the date of departure of the Trip:-

- a) Your death or Serious Injury or Serious Sickness or compulsory quarantine or of Your Relative or Travel Companion;
- b) unexpected strike, riot or civil commotion beyond Your control at the planned destination;
- c) serious damage to Your principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the date of departure and which requires You to be present at the principal residence on the date of departure;
- d) witness summons or jury service.

We will pay, up to the limits specified in Section 7 Part II, for the resulting administrative charges:-

- a) which full payment was made for the initial Trip by You; and
- b) for which You are legally liable; and
- c) which are not recoverable from any other source.

## EXCLUSIONS

We will not pay for any loss:-

- 1) caused directly or indirectly by government regulations or control;
- 2) caused by cancellation by the carrier; or
- 3) that is covered by any other existing insurance scheme or government program; or
- 4) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- 5) should this insurance be purchased less than 7 days before the date of departure (with the exception of Your death or Serious Injury suffered by You resulting from Accidents only or of Your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, great grandchild, brother, sister, brother-in-law, sister-in-law or travel companion).
- 6) Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

N.B. This Policy will only pay for any claim under any one of Sections 7, Section 7 Part II or 8 for the same event.

## SECTION 8 - TRAVEL CURTAILMENT INCLUDING AIRCRAFT HIJACKING

This coverage is effective only if it is purchased before You become aware of any circumstances which could lead to the disruption of Your Trip.

If You have to return directly to Singapore from overseas:-

- a) because You suffer Serious Injury or Serious Sickness and receive medical advice to do so;
- b) because the aircraft for which You are on board as a passenger is hijacked;
- c) due to the unexpected death or Injury or Sickness of Your Relative or Travel Companion;
- d) due to natural disasters (such as typhoon or earthquake) which prevent You from continuing with Your scheduled Trip;

- e) due to unexpected strike, riot or civil commotion beyond Your control, or
- f) due to quarantine upon medical advice.

We will pay, up to the limits specified in Section 8, for:-

- a) any additional air, land or sea travel (economy class fare whenever possible) or accommodation expenses incurred as a result;
- b) any loss of travel and/or accommodation expenses paid in advance by or forfeited by You after the commencement of the Trip as a result of any of the above stated reasons;
- c) any additional expenses resulting from an extension of the Trip upon medical advice of the Medical Practitioner so that You are not able to travel and return home.

## EXCLUSIONS

We will not pay for any loss due to:-

- 1) Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

N.B. This Policy will only pay for any claim under any one of Sections 7, Section 7 Part II or 8 for the same event.

## SECTION 9 - PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

We will pay You, up to the limit specified in Section 9, for loss of or damage sustained overseas to personal baggage taken or purchased, or damage due to natural disasters (typhoon, earthquake etc) arising from circumstances beyond Your control at the planned destination. This includes clothing and personal effects worn or carried on You, in suitcases and like receptacles. All items must be owned by or in the custody of or which is loaned or entrusted to You.

In the event any of Your articles of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the said article had been lost.

We will not be liable for more than \$500, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$1,000 and only for one Laptop Computer for every policy.

We may make payment or at Our option reinstate or repair, subject to due allowance for wear and tear and depreciation.

Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the Accident if You can produce supporting document (i.e. original receipts or original warranty cards) for such claims.

The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step and reasonable precaution to ensure:-

- a) that Your baggage or personal effects are not left unattended in a Public Place; and
- b) the safety of all personal property and baggage.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

## EXCLUSIONS

- 1) The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures.
- 2) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage.
- 3) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by

- 4) governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any governmental or public authority or risk of contraband or illegal transportation or trade.
- 5) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 6) Loss or damage to Your baggage sent in advance, mailed or shipped separately.
- 7) Loss or damage to Your baggage left unattended in any Public Place.
- 8) As a result of Your failure to take due care and precaution for the safeguard and security of such property.
- 9) Loss or damage of business goods or samples or equipment of any kind.
- 10) Loss of or damage to data recorded on tapes, cards, discs or otherwise.
- 11) Loss of or damage to cash and bank notes, cash card, Ez Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Section 12.
- 12) Loss of damage or derangement or breakage of fragile or brittle articles.
- 13) Mysterious disappearance.

N.B. This Policy will only pay for any claim under any one of Sections 9, 10, 11 or 13(a) for the same event.

#### **SECTION 10 - BAGGAGE DELAY**

We will pay \$200 if the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier for every full 6 consecutive hours of delay after Your arrival at the baggage pick-up point of the scheduled destination overseas or at Singapore, up to a maximum of \$1,000 during the period of insurance.

N.B. This Policy will only pay for any claim under any one of Sections 9, 10, 11 or 13(a) for the same event but not for more than one of the said Sections.

#### **SECTION 10 Part II - TRAVEL DELAY**

In the event that the Public Transport in which You had arranged to travel in overseas and in Singapore is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to You due to strike or industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect in the Public Transport, We will pay \$200 for every full six (6) consecutive hours of delay up to a maximum of \$1,000 during the period of insurance.

#### **EXCLUSIONS**

We will not pay for any delay:

- 1) Arising from Your failure to check in as according to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay.
- 2) Arising from strike or industrial action existing on the date the Trip is arranged.

N.B. This Policy will only pay for a claim either under Section 10 or Section 10 Part II, but not both.

#### **SECTION 11 - TRAVEL DOCUMENTS**

We will pay You up to the limit specified in Section 11 for the cost of obtaining replacement passports, travel tickets and the relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents. Such loss must be due to robbery, burglary, theft or natural disasters (typhoon, earthquake etc) whilst overseas.

If You experience a loss of cash, travellers' cheques or banknotes, due to robbery, burglary, theft, or natural disasters (typhoon, earthquake etc) and which were in Your care, custody or control during a Trip, We will pay for the actual loss up to \$300, provided that such loss is reported to the police having jurisdiction at the place of the loss no later than 24

hours after the incident. Any claim must be accompanied by written documentation from the police.

#### **EXCLUSIONS**

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

We will not pay for any loss that is not reported to the police within 24 hours of the loss and for which a written report is not obtained.

#### **SECTION 12 - PERSONAL LIABILITY ABROAD**

We will indemnify You, up to the limit specified in Section 12, for legal liability to a third party arising during the Trip as a result of:

- a) Death or Injury to any third party.
- b) Accidental loss of or damage to property of any third party.

#### **EXCLUSIONS**

We will not pay for liability arising directly or indirectly from, in respect of, or due to:

- 1) Employer's liability, contractual liability or liability to a member of Your family;
- 2) Acts of animals or property belonging to You, or in Your care, custody or control;
- 3) Any wilful, malicious or unlawful act;
- 4) Pursuit of trade, business or profession;
- 5) Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- 6) Ownership, possession or use of vehicles, aircraft or water craft;
- 7) Legal costs resulting from any criminal proceedings;
- 8) Your participation in any motor rallies;
- 9) Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore;
- 10) Punitive, aggravated or exemplary damages.

#### **SECTION 13 – GOLF ADVANTAGE**

- a) Damage / Loss of Golfing Equipment

We will pay You, up to the limit specified in Section 13, for loss of or damage sustained during the Trip to Golfing Equipment taken or purchased, provided such event occurs in a Public Place.

If as a result of any damage, the Golfing Equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost.

We will not be liable for more than the limit specified in Section 13, in respect of any one article or pair or set of articles.

We may make payment or at Our option reinstate or repair the Golfing Equipment, subject to due allowance for wear and tear and depreciation.

The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step to ensure that Your Golfing Equipment is not left unattended in a Public Place.

- b) Hole-in-One

If You complete a hole-in-one in an organised event at any 18-hole golf course, We will pay up to \$250 to cover the cost of one round of celebratory drinks.

You must provide Us with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

#### **EXCLUSIONS**

With regards to Golfing Equipment, We will not be liable for:

- 1) Loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
- 2) Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from.
- 3) Loss of or damage resulting from Your wilful act or negligence.
- 4) Loss of or damage arising from confiscation or retention by customs or other officials.

- 5) Loss or damage covered by any other policy.

N.B. This Policy will only pay for any claim under any one of Sections 9, 10, 11 or 13(a) for the same event.

#### **SECTION 14 – COVER IN THE EVENT OF TERRORISM**

We will pay You the benefits in Sections 1 to 15 for losses arising directly from an Act of Terrorism during the Trip, subject to the respective limits and the terms and exclusions.

#### **EXCLUSIONS**

- 1) We will not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological events.

#### **SECTION 15 – EMERGENCY ASSISTANCE SERVICES**

This Policy provides 24 hours' Emergency Medical Assistance whilst You are travelling overseas.

#### **PART III – GENERAL EXCLUSIONS**

##### **(A) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE OR LEGAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:**

- 1) Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
  - a) The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
  - b) The dispersal or application of pathogenic or poisonous biological or chemical materials; or
  - c) The release of pathogenic or poisonous biological or chemical materials;
- 2) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
- 3) Any prohibition or regulations by any government;
- 4) Your not taking all reasonable efforts to safeguard Your property or to avoid Injury or minimise any claim under the Policy;
- 5) Riding or driving in any kind of race, participating in any professional sports or in any sport in which You would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and Air Travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
- 6) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;
- 7) Any Pre-existing Medical Conditions;
- 8) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 9) Mental and nervous or sleep disorders, including but not limited to insanity.
- 10) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 11) Mysterious disappearance;
- 12) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
- 13) When the purpose of the Trip is to obtain medical care or treatment of any kind; and
- 14) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

##### **(B) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE, OR LEGAL LIABILITY SUFFERED OR SUSTAINED DIRECTLY OR INDIRECTLY BY YOU IF YOU ARE:**

- 1) a terrorist;
- 2) a member of a terrorist organisation;
- 3) a narcotics trafficker; or
- 4) a purveyor of nuclear, chemical or biological weapons.

#### **PART IV – GENERAL CONDITIONS**

- 1) **FITNESS FOR TRAVEL:** At the time of effecting this insurance You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim under this Policy is not payable.
- 2) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing from Singapore.
- 3) **DUPLICATION OF COVER:** In the event You are covered under more than one travel insurance policy with the exception of corporate travel insurance, underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.
- 4) **EXTENSION OF POLICY:** A Per Trip Policy may be extended before the expiry of the Policy. However, if by circumstances beyond Your control, the Trip is extended beyond the period stated in the Policy We will extend the period of insurance without charge for 72 hours.
- 5) **CURRENCY:** All amounts shown are in Singapore dollars.
- 6) **FAMILY PLAN:**  
**PER TRIP**  
For Per Trip Family Plan, the Insured Person may comprise of:-
  - a) a maximum of 2 adults who may not be related, and who are named in the Policy Schedule as the Insured(s); and
  - b) any number of children who are (i) unmarried and unemployed; (ii) not older than 18 years of age (or up to the age of 23 years provided they are studying full-time in a recognised institution of higher learning); and (iii) each legally related to either of the 2 adults mentioned in a) above,Under Per Trip Family Plan, You must depart from and return to Singapore together at the same time as a family.  
An employee of the Insured Person cannot be covered under a Family Plan.  
For the avoidance of doubt, any reference to "Insured Child" in this Policy refers to the aforesaid "child" or "children" of this Section who are insured under this Policy.
- 7) **DETERMINATION OF AGE:** In any claim, Your age will be determined as at the date of the Injury or Sickness with reference to Your birth date.
- 8) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.
- 9) **LENGTH OF TRIP:** A Per Trip Policy will not in any event exceed 180 consecutive days for any one covered Trip.
- 10) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us.
- 11) **NOTIFY AUTHORITIES:** If the property insured under Sections 9, 11 and 13(a) of this Policy is lost or damaged, You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities.
- 12) **SUBROGATION:** In the event of any payment under all Sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You will take no action after the loss to prejudice such rights.
- 13) **FORMS FOR PROOF OF LOSS:** Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents We may require in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement.

- 14) **MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.
- 15) **ARBITRATION:**
- Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore law will apply thereto.
  - The arbitration will be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of the Arbitration Act or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre.
- 16) **TO WHOM INDEMNITIES PAYABLE:** Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Section 4. Under Section 1, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Sections 1 which You incur directly will be payable to You. Under Section 4 the benefits will be paid directly to the provider of service as indicated in each section.
- 17) **RULE OF REFUND:**  
Per Trip: We will not allow any refund of premium once the Policy is issued.
- 18) **CANCELLATION:** We may cancel this Policy at any time by written notice stating when such cancellation will be effective and delivered to You or mailed to Your last address shown in Our records. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.
- 19) **ONE-WAY TRIP:** This Policy also covers a one-way Trip provided You have purchased the Policy in Singapore, and the original point of departure is Singapore. Transits in other countries are allowed provided You are confined to the transit area of the airports in these countries. Cover commences 3 hours (under Section 7) before You leave Singapore and ceases on whichever of the following occurs first:
- The expiry of the period specified in the insurance.
  - Within 3 hours of the time of arrival at Your overseas permanent residence or hotel.
- 20) **RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or Travel Guard or an authorised representative of Travel Guard for a medical claim for which We are not liable, We or Travel Guard or an authorised representative of Travel Guard reserves the right to recover against You for the full sum which We or Travel Guard or an authorised representative of Travel Guard is liable to the medical institution to which You were admitted.
- 21) **ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No statement made by the applicant for insurance not included herein will void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by Our executive officer and such approval be endorsed hereon.
- 22) **REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of a premium by Us will reinstate this Policy, but only to cover Injury or illness sustained after the acceptance of premium.
- 23) **INTEREST:** No indemnity from Us will carry any interest.
- 24) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore law.
- 25) **CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.
- 26) **PAYMENT BEFORE COVER WARRANTY**  
Notwithstanding anything contained in this Policy but subject to sub-clause below:
- You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy.
  - In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached. Any payment received thereafter will be of no effect on the cancellation of the Policy.
- 27) **DATA USE:** Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose.
- 28) **INSURANCE ACT (CHAPTER 142):** The Policy is issued in Singapore and subject to Insurance Act (Chapter 142) where You are ordinarily resident in Singapore at the date of Your application in respect of this Policy, unless otherwise stated. You are treated as ordinarily resident in Singapore if
- You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;
  - You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
  - You have a work pass or permit required under the Employment of Foreign Manpower Act(Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
  - You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.